

**Fill in this information to identify the case:**

Debtor 1 Lionel Brian Dolphin

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number 18-03647

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Home Point Financial CorporationCourt claim no. (if known): 6-1Last 4 digits of any number you use to  
identify the debtor's account: 6 6 8 5Date of payment change:  
Must be at least 21 days after date  
of this notice 12/01/2019New total payment: \$ 1,072.93  
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 442.41 New escrow payment: \$ 603.77**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Lionel Brian Dolphin  
First Name Middle Name Last Name

Case number (if known) 18-03647

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X/s/ D. Anthony Sottile**  
Signature

Date 11/09/2019

Print: D. Anthony Sottile  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180  
Number Street  
Loveland OH 45140  
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com



FOR RETURN SERVICE ONLY  
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS  
P.O. Box 619063  
Dallas, TX 75261-9063

ESCROW STATEMENT

Analysis Date: October 10, 2019  
Loan Number: [REDACTED]  
For Inquiries: 800.686.2404  
Property Address: 121 2ND ST  
HIGHSPIRE PA 17034

LIONEL BRIAN DOLPHIN  
PO BOX 42  
HIGHSPIRE PA 17034-0042

Annual Escrow Account Disclosure Statement - Projections for Coming Year

The following is an overview of your escrow account with Home Point Financial Corporation. It contains a snapshot of the anticipated disbursements for the coming year and the history of escrow payments made on your behalf in the prior year. Any potential adjustments due to increases or decreases with your escrowed items may affect your monthly escrow payment. If your escrow payment increases, your monthly mortgage payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Current	Effective 12/01/19
Principal & Interest Pmt	\$469.16	\$469.16
Total Monthly Escrow Payment	\$442.41	\$603.77
Reserve Acct Pymt	\$0.00	\$0.00
HUD 235/265 Pymt (-)	\$0.00	\$0.00
Misc Acct Payment	\$0.00	\$0.00
Total Payment	\$911.57	\$1,072.93

Shortage/Surplus Information	Effective 12/01/19
Upcoming Total Annual Bills	\$6,082.77
Required Cushion	\$947.40
Required Starting Balance	\$1,420.95
Shortage Amount	\$96.86

**Cushion Calculation:** Because Home Point Financial does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$947.40. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Based upon federal or state regulations, if your escrow account is required to maintain a cushion, the minimum balance should not be below 1/6th or 1/12th of the anticipated payments from the account. If your escrow account is not required to maintain a cushion, a minimum balance is not required.

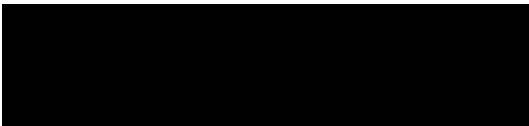
These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(\$203.62)	\$1,420.95
DEC 2019	\$506.91	\$33.21	FHA INSURANC	\$270.08	\$1,894.65
JAN 2020	\$506.91	\$33.21	FHA INSURANC	\$743.78	\$2,368.35
FEB 2020	\$506.91	\$33.21	FHA INSURANC	\$1,217.48	\$2,842.05
MAR 2020	\$506.91	\$33.21	FHA INSURANC	\$1,691.18	\$3,315.75
MAR 2020		\$1,897.04	BOROUGH TAX	(\$205.86)	\$1,418.71
APR 2020	\$506.91	\$33.21	FHA INSURANC	\$267.84	\$1,892.41
MAY 2020	\$506.91	\$33.21	FHA INSURANC	\$741.54	\$2,366.11
JUN 2020	\$506.91	\$33.21	FHA INSURANC	\$1,215.24	\$2,839.81
JUL 2020	\$506.91	\$33.21	FHA INSURANC	\$1,688.94	\$3,313.51
AUG 2020	\$506.91	\$33.21	FHA INSURANC	\$2,162.64	\$3,787.21
AUG 2020		\$1,400.22	SCHOOL TAX	\$762.42	\$2,386.99
SEP 2020	\$506.91	\$33.21	FHA INSURANC	\$1,236.12	\$2,860.69
OCT 2020	\$506.91	\$33.21	FHA INSURANC	\$1,709.82	\$3,334.39
OCT 2020		\$2,386.99	PROPERTY INS	(\$677.17)	\$947.40



11511 Luna Road, Suite 200  
Farmers Branch, TX 75234  
(800) 686-2404

HOME POINT FINANCIAL CORPORATION  
P. O. BOX 790309  
ST LOUIS, MO 63179-0309



Property Address:  
121 2ND ST  
HIGHSPIRE PA 17034

Analysis Date: October 10, 2019

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
NOV 2020	\$506.91	\$33.21	FHA INSURANC	(\$203.47)	\$1,421.10
	\$6,082.92	\$6,082.77			

## Annual Escrow Account Disclosure Statement Account History

The following statement of activity in your escrow account from September 2018 through November 2019 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	\$1,726.92	(\$3,899.82)
SEP	\$442.41		(\$35.32)		FHA INSURANC	\$2,134.01	(\$3,899.82)
SEP				\$35.32 *	FHA INSURANC	\$2,134.01	(\$3,935.14)
SEP				\$1,909.59 *	HAZARD INS	\$2,134.01	(\$5,844.73)
OCT	\$442.41		(\$35.32)		FHA INSURANC	\$2,541.10	(\$5,844.73)
OCT			(\$1,726.92)		PROPERTY INS	\$814.18	(\$5,844.73)
OCT				\$35.32 *	FHA INSURANC	\$814.18	(\$5,880.05)
NOV	\$442.41		(\$35.32)	\$35.32	FHA INSURANC	\$1,221.27	(\$5,915.37)
DEC	\$442.41		(\$35.32)		FHA INSURANC	\$1,628.36	(\$5,915.37)
DEC				\$33.21 *	FHA INSURANC	\$1,628.36	(\$5,948.58)
JAN	\$442.41		(\$35.32)		FHA INSURANC	\$2,035.45	(\$5,948.58)
JAN				\$33.21 *	FHA INSURANC	\$2,035.45	(\$5,981.79)
FEB	\$442.41		(\$35.32)		FHA INSURANC	\$2,442.54	(\$5,981.79)
FEB				\$33.21 *	FHA INSURANC	\$2,442.54	(\$6,015.00)
FEB				\$1,897.04 *	BOROUGH TAX	\$2,442.54	(\$7,912.04)
MAR	\$442.41		(\$35.32)		FHA INSURANC	\$2,849.63	(\$7,912.04)
MAR			(\$1,757.88)		BOROUGH TAX	\$1,091.75	(\$7,912.04)
MAR				\$33.21 *	FHA INSURANC	\$1,091.75	(\$7,945.25)
APR	\$442.41		(\$35.32)		FHA INSURANC	\$1,498.84	(\$7,945.25)
APR				\$33.21 *	FHA INSURANC	\$1,498.84	(\$7,978.46)
MAY	\$442.41	\$4,123.83 *	(\$35.32)		FHA INSURANC	\$1,905.93	(\$3,854.63)
MAY				\$33.21 *	FHA INSURANC	\$1,905.93	(\$3,887.84)
JUN	\$442.41	\$520.31 *	(\$35.32)		FHA INSURANC	\$2,313.02	(\$3,367.53)
JUN				\$33.21 *	FHA INSURANC	\$2,313.02	(\$3,400.74)
JUL	\$442.41	\$514.23 *	(\$35.32)		FHA INSURANC	\$2,720.11	(\$2,886.51)
JUL				\$33.21 *	FHA INSURANC	\$2,720.11	(\$2,919.72)
AUG	\$442.41	\$884.82 *	(\$35.32)		FHA INSURANC	\$3,127.20	(\$2,034.90)
AUG			(\$1,400.22)	\$1,400.22	SCHOOL TAX	\$1,726.98	(\$3,435.12)
AUG				\$33.21 *	FHA INSURANC	\$1,726.98	(\$3,468.33)
SEP		\$442.41 *		\$33.21 *	FHA INSURANC	\$1,726.98	(\$3,059.13)
SEP				\$2,386.99 *	HAZARD INS	\$1,726.98	(\$5,446.12)
OCT		\$4,866.51 *		\$33.21 *	FHA INSURANC	\$1,726.98	(\$612.82)
NOV		\$442.41 *		\$33.21 *	FHA INSURANC	\$1,726.98	(\$203.62)
	\$5,308.92	\$11,794.52	-\$5,308.86	\$8,098.32			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Home Point Financial Corporation  
11511 Luna Road, Suite 200  
Farmers Branch, TX 75234  
800.686.2404



LIONEL BRIAN DOLPHIN  
PO BOX 42  
HIGHSPIRE PA 17034-0042

Property Address:  
121 2ND ST  
HIGHSPIRE PA 17034

Analysis Date: October 10, 2019



(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)  
Your ending balance from the last month of the account history (escrow balance anticipated) is (\$203.62). Your starting balance (escrow balance required) according to this analysis should be \$1,420.95. This means you have a shortage of (\$1,624.57). This shortage may be collected from you over a period of 12 months unless the shortage is less than 1 months deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be \$6,082.77. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment:	\$506.91
Over/Short Spread:	\$96.86
Escrow Payment:	\$603.77

**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$976.07 which includes principal, interest, and escrow. Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may change.



**If you are a New York resident or your property is in the state of New York**, and you desire to file a complaint about Home Point Financial, you may file with the New York State Department of Financial Services and may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov).

Home Point Financial Corporation is a debt collector. Home Point Financial Corporation is attempting to collect a debt and any information obtained will be used for that purpose. However, if you are in bankruptcy or received a bankruptcy discharge of the debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

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**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA  
HARRISBURG DIVISION**

In Re:

Case No. 18-03647

Lionel Brian Dolphin

Chapter 13

Debtor

Judge Henry W. Van Eck

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**CERTIFICATE OF SERVICE**

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I certify that on November 9, 2019, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Kara Katherine Gendron, Debtor's Counsel  
karagendronecf@gmail.com

Dorothy L Mott, Debtor's Counsel  
DorieMott@aol.com

Charles J DeHart, III, Chapter 13 Trustee  
dehartstaff@pamd13trustee.com

Office of the United States Trustee  
ustpreion03.ha.ecf@usdoj.gov

I further certify that on November 9, 2019, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Lionel Brian Dolphin, Debtor  
PO Box 42  
Highspire, PA 17034

Dated: November 9, 2019

/s/ D. Anthony Sottile

D. Anthony Sottile  
Authorized Agent for Creditor  
Sottile & Barile, LLC  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: bankruptcy@sottileandbarile.com